

State: Missouri Filing Company: UnitedHealthcare Life Insurance Company
 TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
 Product Name: Individual
 Project Name/Number: UHCLIC/UHCLIC 32

Filing at a Glance

Company: UnitedHealthcare Life Insurance Company
 Product Name: Individual
 State: Missouri
 TOI: H16I Individual Health - Major Medical
 Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
 Filing Type: Form
 Date Submitted: 05/02/2016
 SERFF Tr Num: AMMS-130554599
 SERFF Status: Closed-FILED
 State Tr Num: AMMS-130554599
 State Status: FILED
 Co Tr Num: UHCLIC 32
 Implementation: 01/01/2017
 Date Requested:
 Author(s): Lori Moline, Merry Walker
 Reviewer(s): Melissa Stanley (primary)
 Disposition Date: 05/05/2016
 Disposition Status: FILED
 Implementation Date: 05/05/2016

State Filing Description:
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State: Missouri Filing Company: UnitedHealthcare Life Insurance Company
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
Product Name: Individual
Project Name/Number: UHCLIC/UHCLIC 32

General Information

Project Name: UHCLIC	Status of Filing in Domicile: Not Filed
Project Number: UHCLIC 32	Date Approved in Domicile:
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 05/05/2016
	State Status Changed: 05/05/2016
Deemer Date:	Created By: Lori Moline
Submitted By: Lori Moline	Corresponding Filing Tracking Number:
	State TOI: H16I Individual Health - Major Medical

Filing Description:

The attached contains confidential, proprietary information and trade secrets not known to the public and subjected to reasonable efforts to maintain its secrecy. Accordingly, this information is protected from disclosure by state and federal law. It may not be disclosed to any third parties or other state or federal regulatory agencies unless UnitedHealthcare agrees in writing to its disclosure.

Please see the attached letter and draft notice under the Supporting Documentation tab.

This filing is just for the UnitedHealthcare Life Insurance Company. The All Savers Insurance Company bracketed in the MO Attachment 2 on the Supporting Documentation tab is filed under SERFF Tracking Number UHLC-130554610.

Thank you.

Company and Contact

Filing Contact Information

Lori Moline, Contract Analyst	lamoline@unitedhealthone.com
7440 Woodland Drive	800-926-7602 [Phone] 7089 [Ext]
Indianapolis, IN 46278-1719	317-328-9645 [FAX]

Filing Company Information

UnitedHealthcare Life Insurance Company	CoCode: 97179	State of Domicile: Wisconsin
3100 AMS Blvd	Group Code: 707	Company Type:
PO Box 19032	Group Name:	State ID Number:
Green Bay, WI 54307-9032	FEIN Number: 86-0207231	
(800) 232-5432 ext. [Phone]		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	1 filing X \$50 - \$50.

State: Missouri Filing Company: UnitedHealthcare Life Insurance Company
TOI/Sub-TOI: H161 Individual Health - Major Medical/H161.005A Individual - Preferred Provider (PPO)
Product Name: Individual
Project Name/Number: UHCLIC/UHCLIC 32

Per Company: Yes

Company	Amount	Date Processed	Transaction #
UnitedHealthcare Life Insurance Company	\$50.00	05/02/2016	108912774

State Specific

If your policy forms contain variable TEXT (brackets or other means denoting variation), please indicate the total number of policy form variations that your company intends to generate, based on the variable TEXT. (This EXCLUDES sales projections, and any variable dollar amounts.) Please review DIFP Filing Guidelines at <http://insurance.mo.gov/industry/filings/lh/index.php> for additional guidance regarding the use of variable text in policy form filings. If there is no variable text in your policy form(s), please indicate "no variable text". DIFP will accept the following responses to this question: a digit; the phrase "no variable text"; the phrase "n/a" if the filing is rates, reports, advertising, or Medicare supplement forms. Please do not put an explanation of variability in this field. Please attach that separately in an explanation of variability under the "Supporting Documentation" tab. Please call the L&H Manager at 573-526-0672 with any questions.: Not Applicable

SERFF Tracking #:	AMMS-130554599	State Tracking #:	AMMS-130554599	Company Tracking #:	UHCLIC 32
State:	Missouri	Filing Company:	UnitedHealthcare Life Insurance Company		
TO/Sub-TOI:	H161 Individual Health - Major Medical/H161.005A Individual - Preferred Provider (PPO)				
Product Name:	Individual				
Project Name/Number:	UHCLIC/UHCLIC 32				

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
FILED	Mary Mealer	05/05/2016	05/05/2016

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On
PENDING	Melissa Stanley	05/03/2016

COMPANY
RESPONSE

Response Letters

Responded By	Created On	Date Submitted
Lori Moline	05/05/2016	05/05/2016

SERFF Tracking #: AMMS-130554599 State Tracking #: AMMS-130554599 Company Tracking #: UHCLIC 32

State: Missouri
TO/Sub-TOI: H161 Individual Health - Major Medical/H161.005A Individual - Preferred Provider (PPO)
Product Name: Individual
Project Name/Number: UHCLIC/UHCLIC 32

Filing Company: United-Healthcare Life Insurance Company

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Disposition

Disposition Date: 05/05/2016
Implementation Date: 05/05/2016
Status: FILED

Comment: Per company's request removed confidentiality.

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Company's Authorization to file for Third Party Filers	INFORMATIONAL ONLY	No
Supporting Document	Letter and Draft Notice	FILED	No

State: Missouri Filing Company: UnitedHealthcare Life Insurance Company
 TO/Sub-TO: H161 Individual Health - Major Medical/H161.005A Individual - Preferred Provider (PPO)
 Product Name: Individual
 Project Name/Number: UHCLIC/UHCLIC 32

Objection Letter

Objection Letter Status	PENDING COMPANY RESPONSE
Objection Letter Date	05/03/2016
Submitted Date	05/03/2016
Respond By Date	05/06/2016

Dear Lori Moline,

Introduction:

Please address the following:

Objection 1

Comments: You have requested that the entire filing be kept confidential as trade secret. Please explain for each component or aspect of the filing how such component or aspect meets the definition of "trade secret" under 417.453 RSMo:

4) "Trade secret", information, including but not limited to, technical or nontechnical data, a formula, pattern, compilation, program, device, method, technique, or process, that:

(a) Derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by other persons who can obtain economic value from its disclosure or use; and

(b) Is the subject of efforts that are reasonable under the circumstances to maintain its secrecy.

Conclusion:

Thank you for your time and attention.

Sincerely,

Melissa Stanley

State: Missouri Filing Company: UnitedHealthcare Life Insurance Company
 TOI/Sub-TOI: H161 Individual Health - Major Medical/H161.005A Individual - Preferred Provider (PPO)
 Product Name: Individual
 Project Name/Number: UHCLIC/UHCLIC 32

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	05/05/2016
Submitted Date	05/05/2016

Dear Melissa Stanley,

Introduction:

This is response to your objection sent on May 5, 2016.

Response 1

Comments:

UnitedHealthcare Life Insurance Company would like to remove the confidentiality.

I have tried to edit and remove the setting, unfortunately I am unable to do this.

Can the Department remove the setting for Confidentiality?

Related Objection 1

Comments: You have requested that the entire filing be kept confidential as trade secret. Please explain for each component or aspect of the filing how such component or aspect meets the definition of "trade secret" under 417.453 RSMo:

4) "Trade secret", information, including but not limited to, technical or nontechnical data, a formula, pattern, compilation, program, device, method, technique, or process, that:

(a) Derives independent economic value, actual or potential, from not being generally known to, and not being readily ascertainable by proper means by other persons who can obtain economic value from its disclosure or use; and

(b) Is the subject of efforts that are reasonable under the circumstances to maintain its secrecy.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your time in this matter.

Lori Moline

Sincerely,

Lori Moline

SERFF Tracking #: AMMS-130554599 State Tracking #: AMMS-130554599 Company Tracking #: UHCLIC 32

State: Missouri
TO/Sub-TOI: H161 Individual Health - Major Medical/H161.005A Individual - Preferred Provider (PPO)
Product Name: Individual
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Supporting Document Schedules

Bypassed - Item:

Company's Authorization to file for Third Party Filers

Bypass Reason:

Not Applicable

Attachment(s):

Item Status:

INFORMATIONAL ONLY

Status Date:

05/05/2016

Satisfied - Item:

Letter and Draft Notice

Comments:

Attachment(s):

MO_Market Withdrawal Notice 4.15.16.pdf
MO_Attachment 2_3-23-16_Market Exit Letter_Final_OFF Exchange.pdf

Item Status:

FILED

Status Date:

05/05/2016



April 15, 2016

Missouri Department of Insurance
Attn: Director Huff
PO Box 690
Jefferson City, MO 65102-0690

Re: All Savers Insurance Company, NAIC #82406
UnitedHealthcare Life Insurance Company, NAIC #97179

Dear Director Huff:

I am providing you with this formal notice of our intention to effectuate an individual market exit effective 1/1/2017, consistent with Missouri law and in the federal rules under 45 CFR § 147.106(d) and 148.122(e), as well as our decision not to participate on the Individual Exchange for 2017.

Our decision by license:

All Savers Insurance Company – Compass. Individual market exit to take effect on 1/1/17 with notice to current enrollees to occur a minimum of 180 days prior to 1/1/17 (mailed no later than 7/1/16). Consequently, we will not participate in the Individual Exchange for coverage dates in 2017.

UnitedHealthcare Life Insurance Company – Compass Plus, Navigate Plus. Individual market exit to take effect on 1/1/17, with notice to current enrollees to occur a minimum of 180 days prior to 1/1/17 (mailed no later than 7/1/16).

This notice of our individual market exit, and Individual Exchange non-participation decision, does not impact any other UnitedHealthcare licenses, products, market segments (individual, small group and large group), or other lines of business not expressly described above.

I have attached a draft copy of the enrollee 180 day market exit notices referenced above for your records and labeled as Attachments 1 & 2, respectively (one version for Individual Exchange and the other for non-Individual Exchange enrollees).

I will be reaching out to the Department to discuss, in greater detail, our intentions related to 2017. However, if you have any additional questions or require any additional information immediately, please feel free to contact me at 512.426.6761.

Sincerely,

A handwritten signature in black ink, appearing to read 'Kandice K. Sanaie'.

Kandice K. Sanaie
Director, Regulatory Affairs
Tel: 512.426.6761, Kandice_Sanaie@uhc.com

Attachment 2

Important:

We are not offering your current health plan in your area next year. Take action by December 31, 2016, to ensure you have coverage in 2017. Read this letter to learn more.

[Date of Notice]

[FirstName][Lt Name]

[Address line 1]

[Address line 2]

[City][State][Zip]

Dear [First Name of Subscriber]:

Thank you for being a UnitedHealthcare member. Every year, insurance companies can make changes to the plans and coverage options they offer. Unfortunately, [All Savers Insurance Company] [UnitedHealthcare Life Insurance Company] will no longer be offering individual plans in 2017. This means you must enroll in a new plan to have health insurance in 2017. The last day of your coverage is December 31, 2016.

What are my options for getting coverage?

You have three ways to look into other plans and enroll:

1. Visit healthcare.gov and look at other plans.
2. Visit healthcare.gov and see if you or your family qualify for Medicaid or the Children's Health Insurance Program.
3. Look at other plans outside of the Marketplace.

Keep in mind that if you qualify for financial assistance that lowers your monthly premiums and out-of-pocket costs, you can only get these savings if you enroll through the Marketplace.

What if I can't afford a Marketplace plan?

You can contact the Marketplace and apply for a hardship exemption. This exemption will allow you to buy a catastrophic plan that usually has lower monthly premiums and will mainly protect you from very high medical costs.

When do I need to make a decision?

The 2017 Open Enrollment period is from November 1, 2016 through January 31, 2017.

- This is the easiest way to enroll.

- If you enroll by December 15, 2016, your coverage can be effective January 1, 2017.
- No proof of loss of coverage is required.

Because your plan is ending, you also qualify to enroll during a Special Enrollment period during the 60 days before and 60 days after December 31, 2016.

- If you enroll by December 31, 2016, your coverage can be effective January 1, 2017.
- Proof of loss of coverage is required.

We appreciate the opportunity to have served you.

Questions?

- Call us at the toll-free member number on your health plan ID card. TTY users dial 711.
- Visit healthcare.gov or call toll-free at 1-800-318-2596, TTY 1-855-889-4325 to learn more and to see if you qualify for lower costs.
- Visit LocalHelp.HealthCare.gov to find personal help in your area.

Sincerely,

The UnitedHealthcare Team

[Add state specific meaningful access language]